

Search report

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File 348:EUROPEAN PATENTS 1978-2001/Jun W04

(c) 2001 European Patent Office

File 349:PCT Fulltext 1983-2001/UB=20010621, UT=20010614

(c) 2001 WIPO/MicroPat

Set	Items	Description
S1	440621	DOCUMENT? OR CHECK? ? OR CHEQUE? ? OR INSTRUMENT? OR MONET- ARY()TRANSACTION? OR MONEY()ORDER?
S2	559	S1(5N) (ATM OR (TELLER? OR TRANSACTION? OR BANK?) () (MACHINE? OR TERMINAL?) OR KIOSK?)
S3	45	S2(5N) (CASH OR CASHES OR CASHING OR CASHED)
S4	30	S3 (S) (REMIT? OR DEPOSIT? OR DISPENS? OR TRANSFER? OR WIRE OR MONEY()ORDER? OR TOUCHSCREEN? OR TOUCH()SCREEN?)
S5	8	S3 (S) (SIGNATURE? OR ENDORS? OR SIGNED OR BIOMETRIC? OR I- RIS? OR RETINA? OR FINGER()PRINT? OR FINGERPRINT? OR VOICE OR FACIAL OR FACE OR HAND)
S6	12	S2 (S) (BILL OR BILLS) (2N) (PAY? OR PAID OR PAYMENT)
S7	13	S2 (S) (CAR OR COURTESY()AMOUNT()RECOGNI? OR LAR OR LEGAL(-)AMOUNT()RECOGNI? OR MICR-OR CHARACTER()RECOGNI? OR OCR)
S8	22850	(IMAGE OR IMAGES) (5N) (VALID? OR VERIFY? OR EVALUAT? OR S- UBSTANTIAT? OR CONFIRM? OR AUTHENTIC? OR ANALYS? OR ANALYZ? OR ANALYT?)
S9	18	S5 OR S6
?		

Search report

9/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
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01281123

Method, system, and apparatus for providing secure interactive services
through an unattended modular kiosk

Verfahren, System und Vorrichtung zum Leisten von gesicherten interaktiven
Dienstleistungen mittels eines nicht-überwachten modularen Kiosks

Methode, système et appareil pour fournir des services interactifs
sécurisés à l'aide d'un kiosque modulaire sans supervision

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson
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INVENTOR:

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PATENT (CC, No, Kind, Date): EP 1102222 A2 010523 (Basic)
EP 1102222 A3 010613

APPLICATION (CC, No, Date): EP 2000204014 001115;

PRIORITY (CC, No, Date): US 165662 P 991116

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-017/16; G07F-019/00; G07F-007/00

ABSTRACT WORD COUNT: 86

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200121	562
SPEC A	(English)	200121	4342
Total word count - document A			4904
Total word count - document B			0
Total word count - documents A + B			4904

...SPECIFICATION check, deposited envelope, or document. The imaging of the
check occurs, for example, when a **check** is **cashed** at the **kiosk**.

Additional features provided on additional embodiments include deposit
amount verification, check amount printing, and **endorsement** printing.

The media dispensing device 10 of an embodiment of an optional sidecar
module 2...

9/3,K/2 (Item 2 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01006437

Leaflets handling apparatus

Gerat zum Behandeln von Blättern

Dispositif pour traiter des feuilles

Search report

PATENT ASSIGNEE:

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101-8010, (JP), (applicant designated states:
AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Kato, Riichi, 404-1 Hakusan 2-chome, Moriyama-ku, Nagoya-shi, (JP)
Utsumi, Itsunori, 2859-37 Nagasakacho Minamiyama, Owariasahi-shi, (JP)
Matsuura, Kinishi, 53 Niiya Shinmachi, Jimokujicho, Ama-gun, Aichi-ken,
(JP)

LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 907152 A2 990407 (Basic)
EP 907152 A3 990616

APPLICATION (CC, No, Date): EP 98118654 981002;

PRIORITY (CC, No, Date): JP 97272406 971006; JP 97272407 971006

DESIGNATED STATES: DE; GB; SE

INTERNATIONAL PATENT CLASS: G07D-011/00;

ABSTRACT WORD COUNT: 174

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9914	1836
SPEC A	(English)	9914	17738
Total word count - document A			19574
Total word count - document B			0
Total word count - documents A + B			19574

...SPECIFICATION identifying or checking the paper currencies and a received paper currency storing unit on one **hand** and a paper currency delivery mechanism constituted by the paper currency delivering port and a delivery-destined paper currency storing unit on the other **hand** are disposed in juxtaposition within the automatic cash transaction apparatus such as the automatic teller machine for performing the money deposit/payment transaction (hereinafter also referred to as the **monetary transaction**).

As the automatic **teller machines** or the like automatic **cash** transaction apparatus become more and more popularized, there arises an increasing need for the paper...

...as well as the functions and the performances of the conventional machines. On the other **hand** , with regards to the paper currencies to be handled, there exists a demand for the...

9/3,K/3 (Item 3 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00621685

Article depositing apparatus

Gerat zum Deponieren von Artikeln

Appareil pour le depot d'articles

PATENT ASSIGNEE:

InterBold, (1575802), 5995 Mayfair Road, P.O. Box 3091, North Canton,
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INVENTOR:

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, (US)

Search report

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LEGAL REPRESENTATIVE:

Van Breda, Jacobus (59473), Octrooibureau Los & Stigter, P.O. Box 20052,
1000 HB Amsterdam, (NL)

PATENT (CC, No, Kind, Date): EP 606959 A2 940720 (Basic)
EP 606959 A3 940921
EP 606959 B1 971203

APPLICATION (CC, No, Date): EP 94200081 940114;

PRIORITY (CC, No, Date): US 4829 930115

DESIGNATED STATES: DE; ES; FR; GB; IT; SE

INTERNATIONAL PATENT CLASS: G07F-019/00; G07D-011/00;

ABSTRACT WORD COUNT: 146

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9711W4	1638
CLAIMS B	(German)	9711W4	1621
CLAIMS B	(French)	9711W4	2007
SPEC B	(English)	9711W4	14812

Total word count - document A 0

Total word count - document B 20078

Total word count - documents A + B 20078

...SPECIFICATION cashed by a customer, the scanner/imager of the deposit
processing module would scan the **face** of the check in a manner as
described above. The scanning process creates digital image...

...information from the digital image data can be displayed on the monitor
screen of the **ATM**. Specifically, in a **check cashing** procedure, the
field showing the amount of the check is preferably displayed for the
convenience...

9/3,K/4 (Item 4 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00540362

Signature verification method.

Unterschriftprüfungsverfahren.

Methode pour la verification de signatures.

PATENT ASSIGNEE:

NCR INTERNATIONAL INC., (1449480), 1700 South Patterson Boulevard,
Dayton, Ohio 45479, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

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Gutridge, Richard Lee, 945 Blossom Lane, Zanesville, Ohio 43701, (US)

LEGAL REPRESENTATIVE:

Robinson, Robert George (35392), International Patent Department NCR
Limited 915 High Road North Finchley, London N12 8QJ, (GB)

PATENT (CC, No, Kind, Date): EP 517405 A2 921209 (Basic)

APPLICATION (CC, No, Date): EP 92304695.920522;

PRIORITY (CC, No, Date): US 707545 910530

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G07C-009/00; G07F-007/10;

ABSTRACT WORD COUNT: 181

LANGUAGE (Publication,Procedural,Application): English; English; English

Search report

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	331
SPEC A	(English)	EPABF1	2486
Total word count - document A			2817
Total word count - document B			0
Total word count - documents A + B			2817

...SPECIFICATION is effected. The customer then keys in the monetary amount of the cheque to be **cashed** and feeds the **cheque** into the **ATM**. MICR data on the **cheque** is then read to provide the account number of the drawer of the cheque. The drawer's account number, account balance and file **signature** are accessed from disk storage and visually displayed to the teller on a monitor screen. The drawee's account number, account balance and file **signature** are also displayed on the monitor screen, together with a visual image of the cheque...

...of a comparison of information on the displayed cheque image and retrieved data, including a **signature** comparison, permits or refuses the cheque cashing transaction.

It is an object of the present...

9/3,K/5 (Item 5 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00499287

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL
 PATENT ASSIGNEE:

ONLINE RESOURCES & COMMUNICATIONS CORPORATION, (1387560), 1313 Dolly Madison Boulevard, Suite 300, McLean, VA 22101, (US), (applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

LAWLOR, Matthew, P., 302 C Street N.E., Washington, DC 20036, (US)
 CARMODY, Timothy, E., 1211 Summit Road, McLean, VA 22101, (US)

LEGAL REPRESENTATIVE:

Allman, Peter John et al (27675), MARKS & CLERK, Sussex House, 83-85 Mosley Street, Manchester M2 3LG, (GB)

PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)
 EP 504287 A1 931222
 EP 504287 B1 990721
 WO 9109370 910627

APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210

PRIORITY (CC, No, Date): US 448170 891208

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60; G07F-007/10; H04M-017/02;

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974

Search report

Total word count - documents A + B 36974;

...SPECIFICATION quick, extremely easy-to-use alternative to conventional payments. Initial testing indicates that users can **pay bills** in 25% of the time needed to **pay bills** conventionally. Users may preferably receive a unified monthly statement (from their bank) which consolidates and lists terminal-based transactions with conventional banking transactions (e.g., **checks**, **ATM** cash withdrawals, deposits, etc.).

Early home banking efforts discovered that users liked using the systems...

9/3,K/6 (Item 1 from file: 349)

DIALOG(R) File 349:PCT Fulltext

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00778296 **Image available**

PRE-PAID MOBILE TELEPHONE AIR-TIME REPLENISHING SYSTEM AND METHOD
SYSTEME ET PROCEDE DE RECONSTITUTION DU TEMPS D'EMISSION D'UN TELEPHONE
MOBILE A PREPAIEMENT

Patent Applicant/Assignee:

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Inventor(s):

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SANDVICK Frederick, 108 Ivy Street, San Diego, CA 92101, US

Legal Representative:

NEFF Gregor N, Kramer, Levin, Naftalis & Frankel LLP, 919 Third Avenue,
New York, NY 10022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200111857 A1 20010215 (WO 0111857)
Application: WO 2000US20608 20000728 (PCT/WO US0020608)
Priority Application: US 99370796 19990805

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6044

Fulltext Availability:

Detailed Description

Claims

English Abstract

...as card-reading gasoline pumps (18), air line ticket vending machines, lottery ticket vending machines, **bill-paying** machines, **check**-cashing machines, automatic **teller machines** (22), cellular telephones (25), dedicated payment-receiving machines, etc. This system and method eliminates the...

Detailed Description

... personal electronic key); dedicated kiosks or similar unattended terminals 20; other dispensing machines 24; automatic **teller machines** ("ATM 's") or **bill-paying**, **check**-cashing, or cash dispensing

Search report

machines 22; and specially programmed mobile telephones 25.

It should be...

Claim

... from the group consisting of. gasoline pump payment terminals; dedicated kiosks; ticket dispensing terminals; automatic **teller machines** ; computers; mobile telephones; **check** -cashing machines; **bill** -paying machines and banking machines.

4. A method as in Claim I including the steps of...

...consisting of cash dispensing machines; ticket dispensing machines; stand-alone dedicated air-time dispensers; internet **kiosks** ; **bill** paying machines; **check** cashing machines; and gaming ticket dispensers.

10. A system as in Claim 6 in which...

9/3,K/7 (Item 2 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00736212 **Image available**

METHOD AND SYSTEM FOR CONNECTING SERVICES TO AN AUTOMATED TRANSACTION MACHINE

PROCEDE ET SYSTEME POUR L'ETABLISSEMENT DE CONNEXIONS DE SERVICES DE TRANSACTION AVEC UNE MACHINE DE TRANSACTION AUTOMATIQUE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

JOCKE Ralph, 231 South Broadway, Medina, OH 44256, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049547 A1 20000824 (WO 0049547)

Application: WO 2000US4130 20000216 (PCT/WO US0004130)

Priority Application: US 99120506 19990217; US 99133579 19990511

Designated States: AU BR CA CN CZ HR HU ID IL IN IS JP KE KR LK LT MX NO NZ
PL RU SE SG SI SK TR US VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 20102

Fulltext Availability:

Search report

Detailed Description

Detailed Description
... account debited.

Such a personal ATM can dynamically connect with banking services of a host **ATM** to deposit cash or **checks** and to transfer value between accounts. In addition, the personal ATM can connect to other...

...ATM could connect with a Point of Sale (POS) service to transfer account information for **payment** of a **bill**. The personal ATM may connect with a Jini enabled dispenser service to pay for the...

9/3,K/8 (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00709591 **Image available**

FINANCIAL TRANSACTION SYSTEM AND METHOD SYSTEME ET PROCEDE DE TRANSACTION FINANCIERE

Patent Applicant/Assignee:

MACALUSO Karen, MACALUSO, Karen, 665 Irving Drive, Thousand Oaks, CA
91360, US

Inventor(s):

BLACK Gerald R, BLACK, Gerald, R., 30590 Southfield Road &160,
Southfield, MI 48076, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0022494 A2 20000420 (WO 200022494)

Application: WO 99US24078 19991013 (PCT/WO US9924078)

Priority Application: US 98104173 19981013; US 99106651 19990201

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM

EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS

LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM

TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ

BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT

SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 10319

Fulltext Availability:

Detailed Description

English Abstract

...provides an alternative form of legal tender that can be used in all transactions to **pay bills** by mail or in person, without using checks, cash, conventional credit cards, or money orders. The system comprises a cash-alternative **instrument**, **ATM** and point-of-sale terminals, a databank and system driver, and a network of system...

Detailed Description

... vending-type machine and charged at the point-of-sale terminal. When acquired at an **ATM**-type machine, the **cash**-alternative **instruments** is dispensed directly by the **ATM** type machine.

In one preferred embodiment, a security black-out cover is positioned over the...

Search report

9/3,K/9 (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00692500

AUTOMATED DOCUMENT CASHING SYSTEM
SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS

Patent Applicant/Assignee:

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Inventor(s):

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60626, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0005667 A2 20000203 (WO 200005667)

Application: WO 99US15446 19990708 (PCT/WO US9915446)

Priority Application: US 98113913 19980710

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 28040

Fulltext Availability:

Detailed Description

Detailed Description

... or by withdrawal from a checking or savings account.

Even if an ATM existed for **paying bills** or processing **checks** of various amounts, that **ATM** might have difficulty in automatically locating, reading or interpreting amount lines ...the arbitration using the rules, the transaction is then taken, such as cashing a check, **paying a bill**, or making a deposit. The usual recognition fields for a check are the LAR and CAR. When a remittance **document** is also provided to the **ATM** machine for **paying a bill** or the like, the remittance document is scanned and its image dissected with one recognition...

9/3,K/10 (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00684768

CONTEXT-BASED AND USER-PROFILE DRIVEN INFORMATION RETRIEVAL
EXTRACTION D'INFORMATION PILOTEE PAR LE PROFIL UTILISATEUR ET BASEE SUR LE
CONTEXTE

Patent Applicant/Assignee:

KONINKLIJKE PHILIPS ELECTRONICS NV, KONINKLIJKE PHILIPS ELECTRONICS N.V.,
Groenewoudseweg 1, NL-5621 BA Eindhoven, NL

Search report

PHILIPS AB, PHILIPS AB, Kottbygatan 7, Kista, S-164 85 Stockholm, SE
Inventor(s):
DHARAP Chanda, DHARAP, Chanda, Prof. Holstlaan 6, NL-5656 AA Eindhoven,
NL
Patent and Priority Information (Country, Number, Date):
Patent: WO 9967698 A2 19991229
Application: WO 99IB1089 19990610 (PCT/WO IB9901089)
Priority Application: US 98104491 19980625
Designated States: JP AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 3011

Fulltext Availability:
Detailed Description

Detailed Description

... a term "on-line" and queries system 100 anew. This leads towards
articles about a **bill pay** system of a particular bank and the query
is further enhanced by adding the term "**pay bill**". After arriving at
a desired result, the user either quits the search, or shifts interest...

...transmission mode networking protocol" or "Automated Teller Machines".
Within the context of banking, the term "**ATM**" would have led to
documents on "Automated Teller Machines". Within the context of
"networking architectures", the term **ATM** now leads to **documents**
concerned with "asynchronous transmission mode".

A context shift is detected using the generation algorithm mentioned...

9/3,K/11 (Item 6 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00668464

IDENTIFICATION CONFIRMATION SYSTEM
SYSTEME DE CONFIRMATION D'IDENTIFICATION

Patent Applicant/Assignee:

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Southfield, MI 48076, US

Inventor(s):

BLACK Gerald R, BLACK, Gerald, R., Suite 160, 30590 Southfield Road,
Southfield, MI 48076, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9952060 A2 19991014

Application: WO 99US7900 19990407 (PCT/WO US9907900)

Priority Application: US 9880962 19980407; US 9888498 19981123

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG US UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ
TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI
CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 15559

Fulltext Availability:
Detailed Description

Search report

Detailed Description

... if none is designated.

The debit variation is initiated at any point-of-sale terminal, **ATM** , or bank by transferring **cash** . **checks** . money order. or credit cards into the account. Since credit is not being extended to...

...in a closed environment (hotel. amusement park, etc.). a stylus can be used without the **fingerprint** sensors. If the customer selects a pseudonym. authentication is confirmed by the **signature** and the other biometric sensors in the stylus. Absolute identity is protected without the prints...

9/3,K/12 (Item 7 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00651193 **Image available**

UNIVERSAL ELECTRONIC COMMUNICATIONS CARD

CARTE DE COMMUNICATION ELECTRONIQUE UNIVERSELLE

Patent Applicant/Assignee:

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Inventor(s):

PITRODA Satyan G, PITRODA, Satyan, G. , 1480 Golden Bell Court, Downers grove, IL 60515 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9934314 A1 19990708

Application: WO 98US27856 19981230 (PCT/WO US9827856)

Priority Application: US 97895 19971230

Designated States: BR CA CN IL IN JP MX RU SG AT BE CH CY DE DK ES FI FR GB

GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 3503

Fulltext Availability:

Detailed Description

Detailed Description

... a substantial number of cards, including multiple credit cards, insurance cards, drivers licenses, airline cards, **check** identification cards, **ATM** cards, and employee identification cards. Carrying a substantial number of such cards is inconvenient. Financial accounting associated with these cards related to **paying bills** , keeping track of accounts, budgeting, planning and the like, is manual, cumbersome, time consuming, and...

9/3,K/13 (Item 8 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00613731 **Image available**

AN AUTOMATED DOCUMENT CASHING SYSTEM

SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS

Patent Applicant/Assignee:

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Search report

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PARK Namsoo, PARK, Namsoo , 2232 Kensington Drive, Schaumburg, IL 60194 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9859308 A1 19981230

Application: WO 98US10788 19980527 (PCT/WO US9810788)

Priority Application: US 97866139 19970530; US 97866140 19970530; US 97865691 19970530

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AT BE CH CY DE DK ES FI FR GB GR IE

IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 19360

Fulltext Availability:

Detailed Description

Detailed Description

... area or nationwide network. Often, the currency exchange not only has the profiled customer's **signature** , but the currency exchange agent often recognizes the customer as being one of his frequent...

...a high volume of payroll checks is being cashed. The currency exchange competes with the **ATM** machines by **cashing** personal **checks** for its profiled customers. Most often, a currency exchange will not cash a personal check...the present invention, there is provided an automated banking machine system, which performs the usual **ATM** functions but which additionally cashes **money orders** and checks for the user without the presence or the assistance of a teller. Additionally...
...machine. The preferred and illustrated machine provides additional functions, such as transferring money by wire, **paying bills** , or purchasing end user items from the machine. Preferably, several denominations are stored in the...

9/3,K/14 (Item 9 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00590236 **Image available**

BIOMETRIC CHECK VERIFICATION SYSTEM

SYSTEME BIOMETRIQUE DE VERIFICATION DE CHEQUES

Patent Applicant/Assignee:

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Inventor(s):

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TEMPLER John W Jr, TEMPLER, John, W., Jr. , 5109 Cedar River Trail, Fort Worth, TX 76137 , US

CLOWER Dyron, CLOWER, Dyron , 440 Dove Lane, Fort Worth, TX 76108 , US

Patent and Priority Information (Country, Number, Date):

Search report

Patent: WO 9835298 A1 19980813
Application: WO 98US2017 19980206 (PCT/WO US9802017)
Priority Application: US 9736923 19970206; US 97854321 19970512
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR
NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 12829

Fulltext Availability:
Detailed Description

Detailed Description

... or savings account) so that the unit 100 also may serve as a
traditional automated **teller machine** ("ATM").

The **check -cashing** unit 100 also includes privacy screens 150 that
provide the customer with a degree of...

...using the checking unit. Lights 155 are positioned so as to illuminate
the customer's **face** in a way that permits the video cameras 125 to
produce high quality images.

An...

9/3,K/15 (Item 10 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00561838 **Image available**

FINANCIAL TRANSACTION DOCUMENT TRANSACTION MACHINE
MACHINE DE GESTION DE TRANSACTION A DOCUMENTS DE TRANSACTIONS FINANCIERES
Patent Applicant/Assignee:

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Roads, MS C1SW19, Blue Bell, PA 19424-0001, US

Inventor(s):

BARONE Cosmo Mark, BARONE, Cosmo, Mark, 225 Josephs Way, Frazer, PA
19355, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9807119 A2 19980219

Application: WO 97US14048 19970808 (PCT/WO US9714048)

Priority Application: US 96694539 19960809

Designated States: CA CN JP NO RU AT BE CH DE DK ES FI FR GB GR IE IT LU MC
NL PT SE

Publication Language: English

Fulltext Word Count: 5811

Fulltext Availability:
Detailed Description
English Abstract

Bills are **paid** electronically or checks may be dispensed from an
automated teller machine (100). Identification information is...

...ATM. A bill (500) is scanned to obtain any of a bill identification
number, a **bill payee**, and a **bill** amount. The user is provided with

Search report

a request to pay at least a portion of...

...at least a portion of the bill amount and a financial institution is signaled to **pay** the **bill** accordingly. Alternatively, the automated **teller machine** receives instructions to dispense a **check**, generates signals which indicate that funds corresponding to the value of the check are to...

Detailed Description

... in Figure 2 may be particularly useful when it is desired to install a new **ATM** with **bill payment** and/or **check** printing abilities.

The above description has described the release of funds from a user's...

9/3,K/16 (Item 11 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00404104

UNIVERSAL ELECTRONIC TRANSACTION CARD AND SYSTEM AND METHODS OF CONDUCTING ELECTRONIC TRANSACTIONS

CARTE DE TRANSACTION ELECTRONIQUE UNIVERSELLE ET SYSTEME ET PROCEDES D'EXECUTION DE TRANSACTIONS ELECTRONIQUES

Patent Applicant/Assignee:

PITRODA Satyan

Inventor(s):

PITRODA Satyan

Patent and Priority Information (Country, Number, Date):

Patent: WO 9535546 A1 19951228

Application: WO 95US7917 19950607 (PCT/WO US9507917)

Priority Application: US 94262307 19940620

Designated States: BR CA CN JP MX RU AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 12186

Fulltext Availability:

Detailed Description

Detailed Description

... a substantial number of cards, including multiple credit cards, insurance cards, drivers' licenses, airline cards, **check** identification cards, **ATM** cards, and employee identification cards. Carrying a substantial number of such cards is inconvenient. Financial accounting associated with these cards related to **paying bills**, keeping track of accounts, budgeting, planning and the like, is manual, cumbersome, time consuming...

9/3,K/17 (Item 12 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00368053

SYSTEM AND METHOD FOR REVALUATION OF STORED TOKENS IN IC CARDS

SYSTEME ET PROCEDE DE REEVALUATION DE JETONS STOCKES DANS DES CARTES DE CI

Patent Applicant/Assignee:

VERIFONE INC

NAKAMURA Lance S

ROBERTS Alan B

Search report

SHEETS John F
Inventor(s):
NAKAMURA Lance S
ROBERTS Alan B
SHEETS John F

Patent and Priority Information (Country, Number, Date):

Patent: WO 9428498 A1 19941208
Application: WO 94US6031 19940602 (PCT/WO US9406031)
Priority Application: US 9371283 19930602

Designated States: AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB GE HU JP KG
KP KR KZ LK LU MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TJ TT UA US UZ
VN AT BE CH DE FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG

Publication Language: English
Fulltext Word Count: 8236

Fulltext Availability:
Detailed Description

Detailed Description

... the program returns to the beginning. If other card requests are not indicated, the program **checks** to see if other **ATM** requests are indicated by the user. If such other requests are indicated, these Personal ATM...

...not a part of this invention and thus are not discussed herein. They might involve **bill payments**, account transfers, and the like carried out by the private terminal from a remote location...

9/3,K/18 (Item 13 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00279169

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL
Patent Applicant/Assignee:

ONLINE RESOURCES & COMMUNICATIONS CORPORATION
LAWLOR Matthew P
CARMODY Timothy E

Inventor(s):
LAWLOR Matthew P
CARMODY Timothy E

Patent and Priority Information (Country, Number, Date):

Patent: WO 9109370 A1 19910627
Application: WO 90US7153 19901210 (PCT/WO US9007153)
Priority Application: US 89448170 19891208

Designated States: AT AT AU BB BE BF BG BJ BR CA CF CG CH CH CM DE DE DK DK
ES ES FI FR GA GR HU IT JP KP KR LK LU LU MC MG ML MR MW NL NL NO RO SD
SE SE SN SU TD

Publication Language: English
Fulltext Word Count: 34720

Fulltext Availability:
Claims

Claim

... quick, extremely easy-to-use alternative to conventional payments.
Initial testing indicates that users can **pay bills** in 25% of the time

Search report

needed to **pay bills** conventionally. Users may preferably receive a unified monthly statement (from their bank) which consolidates and lists terminal-based transactions with conventional banking transactions (e.g., **checks** , **ATM** cash withdrawals, deposits, etc.).

Early home banking efforts discovered that users liked using the systems
...